Case 08-13419 Doc 1 Filed 05/27/08 Entered 05/27/08 14:47:45 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 35

United States Bankruptcy Court Northern District of Illinois							Volu	ıntary Petition
Name of Debtor (if individual, enter Last, First, Mi <b>Mejia, Valentin</b>	ddle):		Name of Jo	oint Debto	or (Spou	ise) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 y (include married, maiden, and trade names):	ears					e Joint Debtor ind trade names)		years
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>0704</b>				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):				
Street Address of Debtor (No. & Street, City, State & Zip Code): 410 Cahill Road				ress of Jo	int Debt	tor (No. & Stree	et, City, Stat	e & Zip Code):
Streamwood, IL	ZIPCODE 60107	-1203	-				7	ZIPCODE
County of Residence or of the Principal Place of B Cook	usiness:		County of Residence or of the Principal Place of Business:					
Mailing Address of Debtor (if different from street	address)		Mailing Ac	ldress of	Joint De	ebtor (if differer	nt from stree	et address):
	ZIPCODE		1				7	TIPCODE
Location of Principal Assets of Business Debtor (if	different from street a	ddress ab	ove):					
							2	ZIPCODE
Type of Debtor (Form of Organization)	(0	ture of Bu				the Petitio	n is Filed (	Code Under Which Check one box.)
(Check <b>one</b> box.)  ☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Health Care Business ☐ Single Asset Real Esta U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank			state as defined in 11  Chapter 9  Chapter 11  Chapter 12  Chapter 15 Peti  Chapter 13  Recognition of  Recognition of  Recognition of				ter 15 Petition for gnition of a Foreign nain Proceeding	
Other  Tax-Exemp (Check box, if a  Debtor is a tax-exempt Title 26 of the United S Internal Revenue Code			pplicable.) organization tates Code (tl		deb § 10 ind per	bts are primaril ts, defined in 1 01(8) as "incurrividual primaril sonal, family, od d purpose."	1 U.S.C. red by an y for a	
Filing Fee (Check one l	oox)		Chapter 11 Debtors Check one box:					
Full Filing Fee attached  Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form				Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
3A.			affiliates	s are less	than \$2,	190,000.		
Filing Fee waiver requested (Applicable to chap attach signed application for the court's consider			Check all applicable boxes:  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt propert distribution to unsecured creditors.			tors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors  1-49 50-99 100-199 200-999 1,	5,001- 000 10,000		001- 000	25,001- 50,000		50,001- 100,000	Over 100,000	
Estimated Assets		001 \$50	0,000,001 to	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities	,000,001 to \$10,000,0	001 \$50	0,000,001 to	\$100,00 to \$500		\$500,000,001 to \$1 billion	More than	

Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, attach	additional sheet)
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	ore than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are p I, the attorney for the petitioner that I have informed the petitio chapter 7, 11, 12, or 13 of ti explained the relief available upon the complete of the	Exhibit B I if debtor is an individual primarily consumer debts.) named in the foregoing petition, declarate that [he or she] may proceed under the lite 11, United States Code, and have notice each such chapter. I further certification the notice required by § 342(b) of the
	X /s/ Timothy K. Liou	5/27/08
	Signature of Attorney for Debtor(s)	Date
Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	ach a separate Exhibit D.)
Exhibit D also completed and signed by the joint debtor is attach	led a made a part of this petition.	
		his District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general	partner, or partnership pending in	this District.
Debtor is a debtor in a foreign proceeding and has its principal proceeding and has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or p	roceeding [in a federal or state court]
Certification by a Debtor Who Resid		Property
(Check all app  Landlord has a judgment against the debtor for possession of debtor for possessi	blicable boxes.)  otor's residence. (If box checked, o	complete the following.)
(Name of landlord or less	or that obtained judgment)	
(Address of lar	ndlord or lessor)	

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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Page 2

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Name of Debtor(s):

Mejia, Valentin

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filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

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Name of Debtor(s): Mejia, Valentin

# **Voluntary Petition**

(This page must be completed and filed in every case)

# **Signatures**

# Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# /s/ Valentin Mejia Signature of Debtor

Valentin Mejia

Telephone Number (If not represented by attorney)

May 27, 2008

Signature of Joint Debtor

Date

Х

# Signature of Attorney\*

# X /s/ Timothy K. Liou

Signature of Attorney for Debtor(s)

# Timothy K. Liou 06229724

Printed Name of Attorney for Debtor(s)

# Law Office Of Timothy K. Liou

# 575 West Madison Street, Suite 361

Address

Chicago, IL 60661-2614

Telephone Number

# May 27, 2008

Date

# Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Indivi	dual	
Printed Name of Authorized In	dividual	

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

Date

Date

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

ignature of I	oreign Repres	sentative		
g 01 1	g repres			
137	CE : D			
ınted Name	of Foreign Re	epresentative		

# **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

<sup>\*</sup>In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

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Document Asset Acceptance Lic Mejia, Valentin **Box 2036** 410 Cahill Road Streamwood, IL 60107-1203

Warren, MI 48090

Erin Capital Management, Llc C/O Blatt, Hasenmiller, Moore Llc 125 South Wacker Drive

Chicago, IL 60606-4440

Law Office Of Timothy K. Liou 575 West Madison Street, Suite 361 Chicago, IL 60661-2614

Atanacia Hernandez 410 Cahill Road Streamwood, IL 60107 Fisher & Shapiro, L.L.C. 4201 Lake Cook Road Northbrook, IL 60062

**AT&T** Box 8100

Aurora, IL 60507-8100

Blatt, Hasenmiller, Leibsker & Moore, LLC Suite 400

125 South Wacker Drive Chicago, IL 60606

Gateway 610 Gateway Drive North Sioux City, SD 57049

Afni, Inc. Box 3427

Bloomington, IL 61702

**Bobby Hernandez** 410 Cahill Road Streamwood, IL 60107 **General Revenue Corporation Dept 465** Box 4115

Concord, CA 94524

**Allied Interstate Inc** 435 Ford Rd Ste 800 Minneapolis, MN 55426 **Cingular Wireless** Box 6428 Carol Stream, IL 60197 **Marshall Fields** 111 Boulder Industrial D Bridgeton, MO 63044

**American Express** Box 0001

Los Angeles, CA 90096

Citibank **Box 600** 

The Lakes, NV 89163

Midland Credit Mgmt 8875 Aero Drive San Diego, CA 92123

**American General Finance** 

**Suite 2600** 

20 North Clark Street Chicago, IL 60602-5106 **Collection Bureau Of America** 

Box 5013

Hayward, CA 94540

National Asset Recovery Services, Inc.

**Box 701** 

Chesterfield, MO 63006-0701

**American General Finance** 3215 W 95th Street

Evergreen Park, IL 60805

**Comcast Cable** Box 3002

Southeastern, PA 60661

Nco Fin/09 507 Prudential Rd Horsham, PA 19044

**Amex** Box 981537

El Paso, TX 79998

Credit One,IIc Box 625

Metairie, LA 70004

**Nicor Northern Illinois Gas** 

Box 310

Aurora, IL 60507-0310

**Arrow Financial Servic** 5996 W Touhy Ave Niles, IL 60714

**Credit Protection Association** 

13355 Noel Road Dallas, TX 75240

**Nw Collector** 3601 Algonquin Road Rolling Meadow, IL 60008 Case 08-13419 Doc 1 Filed 05/27/08 Entered 05/27/08 14:47:45 Desc Main Document Page 5 of 35

Providian National Bank 53 Regional Road Concord, NH 03301

SBC Bill Payment Center Saginaw, MI 48663-0003

Sentry Credit Inc. 2809 Grand Avenue Everett, WA 98201

State Farm Insurance Companies Box 680001 Dallas, TX 75368

United Collect Bur Inc 5620 Southwyck Blvd Ste Toledo, OH 43614

Vengroff, Williams, & Associates, Inc. Box 4155 Sarasota, FL 34230-4155

Village Of Streamwood C/O Nw Collector 3601 Algonquin Road Rolling Meadow, IL 60008

Washington Mutual Home Loans Box 1093 Northridge, CA 91328

West Asset Management Box 2348 Sherman, TX 75091-2348

Wfnnb Box 182273 - Wf Columbus, OH 43218

# Case 08-13419 Doc 1 Filed 05/27/08 Entered 05/27/08 14:47:45 Desc Main Document Page 6 of 35 United States Bankruptcy Court Northern District of Illinois

IN RE:

Mejia, Valentin

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_\_38

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: May 27, 2008

/s/ Valentin Mejia
Debtor

Joint Debtor

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IN	N RE:								Cas	e No			
M	ejia, Valentin								Cha	pter <b>13</b>			
		ebtor(s)							_				
	DISCLOSURE (	OF COM	ИРЕ	ENSAT	TION	N OF	ATTO	)RNE	Y FOI	R DEB	TOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Ruone year before the filing of the petition in bankruptor of or in connection with the bankruptcy case is as f	iptcy, or agre											
	For legal services, I have agreed to accept											\$	3,500.00
	Prior to the filing of this statement I have received	1										\$	2,651.00
	Balance Due											\$	849.00
2.	The source of the compensation paid to me was:	Debtor		Other (sp	ecify):								
3.	The source of compensation to be paid to me is:	Debtor		Other (sp	ecify):								
4.	✓ I have not agreed to share the above-disclosed	d compensati	ion wi	ith any o	other pe	erson unl	ess they	are mem	bers and	associates	of my la	w firm.	
	I have agreed to share the above-disclosed co- together with a list of the names of the people							members	s or asso	ciates of n	ny law fi	rm. A copy	of the agreement,
5.	In return for the above-disclosed fee, I have agreed	d to render le	egal se	ervice for	r all asp	pects of t	the bankı	ruptcy ca	se, includ	ding:			
	<ul> <li>a. Analysis of the debtor's financial situation, an</li> <li>b. Preparation and filing of any petition, schedul</li> <li>c. Representation of the debtor at the meeting of</li> <li>d. Representation of the debtor in adversary process.</li> <li>[Other provisions as needed]</li> </ul>	iles, statemen of creditors an	nt of a	affairs and afirmatio	nd plan on heari	which ming, and	ay be re any adjo	quired;	•		ankruptcy	y;	
6.	By agreement with the debtor(s), the above disclos Representation pursuant to Sec. 523												
Γ					TIFICA								
	I certify that the foregoing is a complete statement of proceeding.	any agreeme	ent or	arranger	ment fo	or payme	ent to me	for repre	esentation	n of the de	btor(s) in	this bankru	ptcy
_	May 27, 2008	/s	/ Tin	nothy l	K. Lic	ou							
	Date							Signatu	re of Atto	orney			
		La	aw O	Office C	Of Tim	nothy I	Κ. Lioι	ı					

Name of Law Firm

Case 08-13419 Doc 1
Official Form 1, Exhibit D (10/06)

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United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No.
Mejia, Valentin		Chapter 13
-	Debtor(s)	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

✓ 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigen circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
Legrify under penalty of perjury that the information provided above is true and correct

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Valentin Mejia	
	·	

Date: May 27, 2008

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.	

Mejia, Valentin	X /s/ Valentin Mejia	5/27/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

 $_{B6\;Summary\;(\mbox{\sc Form}^{\mbox{\sc Be}}\mbox{\sc }\mbox{\sc }\mbox{\s$ 

Entered 05/27/08 14:47:45 Filed 05/27/08 Document Page 11 of 35 United States Bankruptcy Court

**Northern District of Illinois** 

Desc Main

IN RE:		Case No
Mejia, Valentin		Chapter 13
•	Debtor(s)	•

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 229,000.00		
B - Personal Property	Yes	3	\$ 1,210.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 167,270.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 19,169.15	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,033.33
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,888.00
	TOTAL	17	\$ 230,210.00	\$ 186,439.15	

Form 6 - Statistical Summary (12/07) Doc 1

# Filed 05/27/08

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Desc Main

#### Document Page 12 of 35 **United States Bankruptcy Court Northern District of Illinois**

IN RE:	Case No.
Mejia, Valentin	Chapter 13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Debtor(s)

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

# State the following:

Average Income (from Schedule I, Line 16)	\$ 4,033.33
Average Expenses (from Schedule J, Line 18)	\$ 1,888.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 2,857.75

# **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 3,278.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 19,169.15
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 22,447.15

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(If known)

IN RE Mejia, Valentin

Debtor(s)

Case No.

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Debtor's primary residence commonly known as 410 Cahill Road, Streamwood, IL 60107-1203  Debtor's primary residence commonly known as 410 Cahill Road, Streamwood, IL 60107-1203		1			
Debtor's primary residence commonly known as 410 Cahill Road, Streamwood, IL 60107-1203  Joint tenancy J 229,000.00  163,492.00		NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR	AMOUNT OF SECURED CLAIM
Road, Streamwood, IL 60107-1203	Debtor's primary residence commonly known as 410 Cahill	Joint tenancy	J	229,000.00	163,492.00
	Road, Streamwood, IL 60107-1203	,		, , , , , ,	, , , , , ,

TOTAL

229,000.00

(Report also on Summary of Schedules)

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IN RE Mejia, Valentin

Debtor(s)

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Case No.

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account held by Castle Bank		10.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings,		Computer, monitor, and keyboard		500.00
	include audio, video, and computer equipment.		Miscellaneous depreciated household goods and furnishings		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary wearing apparel and shoes		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

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(If known)

IN RE Mejia, Valentin

\_ Case No. \_\_\_ Debtor(s)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

					I
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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Debtor(s)

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X X			
35. Other personal property of any kind not already listed. Itemize.	^			
		ТО	ra t	1,210.00

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IN RE Mejia, Valentin

Case No. \_ Debtor(s)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

Check if debtor claims a homestead exemption that exceeds \$136,875.

(If known)

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
Debtor's primary residence commonly known as 410 Cahill Road, Streamwood, IL 60107-1203	735 ILCS 5/12-901	15,000.00	229,000.00
SCHEDULE B - PERSONAL PROPERTY			
Checking account held by Castle Bank	735 ILCS 5/12-1001(b)	10.00	10.00
Computer, monitor, and keyboard	735 ILCS 5/12-1001(b)	500.00	500.00
Miscellaneous depreciated household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00

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(If known)

IN RE Mejia, Valentin

Debtor(s)

Case No. \_\_\_\_

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. XXX-XX-0704			PMSI computer				1,200.00	700.00
Gateway 610 Gateway Drive North Sioux City, SD 57049		]						
_	_		VALUE \$ 500.00	L	┡			
ACCOUNT NO. 9085971620983  Washington Mutual Home Loans Box 1093  Northridge, CA 91328	X		Mortgage on Debtor's primary residence; arrears to be paid through plan are \$21,531.00				163,492.00	
			VALUE \$ 229,000.00					
ACCOUNT NO. Fisher & Shapiro, L.L.C. 4201 Lake Cook Road Northbrook, IL 60062			Assignee or other notification for: Washington Mutual Home Loans					
			VALUE \$					
ACCOUNT NO. 585637072784			PMSI furniture	Γ			2,578.00	2,578.00
Wfnnb Box 182273 - Wf Columbus, OH 43218			WAY A TOO OO					
			VALUE \$ <b>500.00</b>	C1	L			
continuation sheets attached			(Total of th		otota		\$ 167,270.00	\$ 3,278.00
			(Use only on la		Tota		\$ 167,270.00	\$ 3,278.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Debtor(s)

(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stat	istical Julilliary of Certain Labilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O continuation sheets attached

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IN RE Mejia, Valentin			Case No.	

Debtor(s)

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED CONTINGENT CODEBTOR DISPUTED CREDITOR'S NAME, MAILING ADDRESS AMOUNT DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, AND ACCOUNT NUMBER. CONSIDERATION FOR CLAIM. IF CLAIM IS (See Instructions Above.) SUBJECT TO SETOFF, SO STATE CLAIM ACCOUNT NO. **54898724** utility service **AT&T** Box 8100 Aurora, IL 60507-8100 539.88 Assignee or other notification for: ACCOUNT NO. **AT&T** Allied Interstate Inc 435 Ford Rd Ste 800 Minneapolis, MN 55426 Assignee or other notification for: ACCOUNT NO. **AT&T** West Asset Management **Box 2348** Sherman, TX 75091-2348 ACCOUNT NO. 8015036 telephone service AT&T Box 8100 Aurora, IL 60507-8100 197.00

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5 continuation sheets attached

Subtotal (Total of this page)

736.88

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) Document

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IN RE Mejia, Valentin

Debtor(s)

\_ Case No. \_ (If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	1			
Nco Fin/09 507 Prudential Rd Horsham, PA 19044			A T & T				
ACCOUNT NO. <b>3715-643943-22008</b>			charge				
American Express Box 0001 Los Angeles, CA 90096							200.00
ACCOUNT NO. 8001278052146345			personal loan				268.00
American General Finance 3215 W 95th Street Evergreen Park, IL 60805							F27.00
ACCOUNT NO. <b>Ag273887</b>			personal loan	t			527.00
American General Finance Suite 2600 20 North Clark Street Chicago, IL 60602-5106							857.00
ACCOUNT NO.  Credit One,IIc Box 625 Metairie, LA 70004			Assignee or other notification for: American General Finance				
ACCOUNT NO. <b>31525663</b>			personal loan	H			
American General Finance Suite 2600 20 North Clark Street Chicago, IL 60602-5106							1,854.19
ACCOUNT NO.			Assignee or other notification for:	T			
National Asset Recovery Services, Inc. Box 701 Chesterfield, MO 63006-0701			American General Finance				
Sheet no. 1 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his p			\$ 3,506.19
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als Statis	stica	n al	\$

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IN RE Mejia, Valentin

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Debtor(s)

(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		()	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Sentry Credit Inc. 2809 Grand Avenue Everett, WA 98201			Assignee or other notification for: American General Finance				
ACCOUNT NO. <b>057218353012346231</b> Amex Box 981537 El Paso, TX 79998			charge				445.00
ACCOUNT NO. 2007071873  Cingular Wireless Box 6428 Carol Stream, IL 60197			celllular phone service				1,905.00
ACCOUNT NO.  Afni, Inc. Box 3427 Bloomington, IL 61702			Assignee or other notification for: Cingular Wireless				1,000.00
ACCOUNT NO. 28445424  Citibank Box 600 The Lakes, NV 89163			collection				2 547 00
ACCOUNT NO.  Asset Acceptance Llc Box 2036 Warren, MI 48090			Assignee or other notification for: Citibank				3,547.00
ACCOUNT NO. 1427955704  Comcast Cable Box 3002  Southeastern, PA 60661			cable service				225.64
Sheet no. <b>2</b> of <b>5</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	age Fota o o	e) al n al	\$ 6,122.64 \$

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Debtor(s)

Case No. \_\_\_\_\_\_(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Credit Protection Association 13355 Noel Road Dallas, TX 75240			Comcast Cable				
ACCOUNT NO. <b>158572501</b>			cable service				
Comcast Cable Box 3002 Southeastern, PA 60661							117.91
ACCOUNT NO.			Assignee or other notification for:				117.31
Collection Bureau Of America Box 5013 Hayward, CA 94540			Comcast Cable				
ACCOUNT NO. <b>19733790</b>			charge				
Marshall Fields 111 Boulder Industrial D Bridgeton, MO 63044							
ACCOUNT NO.			Assignee or other notification for:				874.00
Arrow Financial Servic 5996 W Touhy Ave Niles, IL 60714			Marshall Fields				
ACCOUNT NO.			Assignee or other notification for:				
General Revenue Corporation Dept 465 Box 4115 Concord, CA 94524			Marshall Fields				
ACCOUNT NO. <b>35338921</b>			natural gas service				
Nicor Northern Illinois Gas Box 310 Aurora, IL 60507-0310							
							749.00
Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	_	age	e)	\$ 1,740.91
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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(If known)

IN RE Mejia, Valentin

Debtor(s)

\_ Case No. \_\_\_

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Asset Acceptance Lic Box 2036 Warren, MI 48090	_		Assignee or other notification for: Nicor Northern Illinois Gas				
ACCOUNT NO. 07 M1 110831  Providian National Bank 53 Regional Road Concord, NH 03301			charge				5,460.68
ACCOUNT NO.  Blatt, Hasenmiller, Leibsker & Moore,LLC Suite 400 125 South Wacker Drive Chicago, IL 60606	_		Assignee or other notification for: Providian National Bank				5,400.00
ACCOUNT NO.  Erin Capital Management, Llc C/O Blatt, Hasenmiller, Moore Llc 125 South Wacker Drive Chicago, IL 60606-4440			Assignee or other notification for: Providian National Bank				
ACCOUNT NO. 8515035616  SBC Bill Payment Center Saginaw, MI 48663-0003			telephone service				150.00
ACCOUNT NO.  Midland Credit Mgmt 8875 Aero Drive San Diego, CA 92123			Assignee or other notification for: SBC				150.00
ACCOUNT NO. 13-2259-053 State Farm Insurance Companies Box 680001 Dallas, TX 75368			insurance claim				1 240 05
Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T t als tatis	age Fota o o tica	e) al n al	1,248.85 \$ 6,859.53

IN RE Mejia, Valentin

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# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Vengroff, Williams, & Associates, Inc. Box 4155 Sarasota, FL 34230-4155			Assignee or other notification for: State Farm Insurance Companies				
ACCOUNT NO. 9150217 United Collect Bur Inc 5620 Southwyck Blvd Ste Toledo, OH 43614	_		collection				
ACCOUNT NO. 20432141870  Village Of Streamwood C/O Nw Collector 3601 Algonquin Road Rolling Meadow, IL 60008	_		collection				103.00
ACCOUNT NO.  Nw Collector 3601 Algonquin Road Rolling Meadow, IL 60008			Assignee or other notification for: Village Of Streamwood				100.00
ACCOUNT NO.	_						
ACCOUNT NO.	_						
ACCOUNT NO.	_						
Sheet no <b>5</b> of <b>5</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of			e)	\$ 203.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Rela	rt als Statis	so o	n al	\$ 19,169.15

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# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. Atanacia Hernandez Oral leasehold tenancy for \$500.00 per month 410 Cahill Road Streamwood, IL 60107 **Bobby Hernandez** Oral leasehold tenancy for \$600.00 per month 410 Cahill Road Streamwood, IL 60107

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# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Atanacia Hernandez 410 Cahill Road Streamwood, IL 60107	Washington Mutual Home Loans Box 1093 Northridge, CA 91328

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IN RE Mejia, Valentin

Debtor(s)

(If known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Single		RELATIONSHIP(S):				AGE(S):	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Driver And In Rinker's Insta 12 years 15993 Bishop Morrison, IL	allation Service					
	_	r projected monthly income at time case filed)			DEBTOR		SPOUSE
<ol> <li>Current monthly</li> <li>Estimated month</li> </ol>		lary, and commissions (prorate if not paid mor	nthly)	\$_ \$_	1,733.33	\$ 	
3. SUBTOTAL				\$	1,733.33	\$	
4. LESS PAYROL	L DEDUCTION	NS					
a. Payroll taxes a	nd Social Secur	ity		\$		\$	
<ul><li>b. Insurance</li><li>c. Union dues</li></ul>				<u>\$</u> _		\$	
d. Other (specify	)			¢ —		\$	
u. Other (specify	<i></i>			\$ 		\$ ———	
5. SUBTOTAL O	F PAYROLL D	DEDUCTIONS		\$	0.00	\$	
6. TOTAL NET N	ONTHLY TA	KE HOME PAY		\$	1,733.33	\$	
7. Regular income	from operation of	of business or profession or farm (attach detail	ed statement)	\$	1,200.00	\$	
8. Income from rea		•	,	\$	1,100.00	\$	
9. Interest and divide				\$		\$	
		ort payments payable to the debtor for the debt	or's use or				
that of dependents				\$		\$	
11. Social Security				•		¢	
(Specify)				ф —		ф ———	
12. Pension or retin	rement income			\$ —		\$	
13. Other monthly				¥ —		Ψ	
				\$		\$	
				\$		\$	
				\$		\$	
14. SUBTOTAL (	OF LINES 7 TH	HROUGH 13		\$	2,300.00	\$	
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)	)	\$	4,033.33	\$	
16. COMBINED A	AVERAGE MO	ONTHLY INCOME: (Combine column totals	from line 15;				

if there is only one debtor repeat total reported on line 15)

4,033.33 (Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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IN RE Mejia, Valentin

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17. Other

Debtor(s)

\_ Case No.

COMPANY E. A. CARDENIE EXPENDITURES OF BIDWIDLAY DEPEND (C)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Propagaterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	
a. Are real estate taxes included? Yes <u>✓</u> No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	220.00
b. Water and sewer	\$	60.00
c. Telephone	\$	75.00
d. Other Haircuts And Personal Hygiene	\$	25.00
	\$	05.00
3. Home maintenance (repairs and upkeep)	\$	25.00
4. Food	\$	300.00
<ul><li>5. Clothing</li><li>6. Laundry and dry cleaning</li></ul>	\$	25.00 25.00
7. Medical and dental expenses	\$ \$	25.00
8. Transportation (not including car payments)	\$ \$	348.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	340.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	60.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

1,888.00

700.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None** 

# 20. STATEMENT OF MONTHLY NET INCOME

15. Payments for support of additional dependents not living at your home

a. Average monthly income from Line 15 of Schedule I	\$ 4,033.33
b. Average monthly expenses from Line 18 above	\$1,888.00
c. Monthly net income (a. minus b.)	\$ 2,145.33

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IN RE Mejia, Valentin

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Debtor(s)

Case No.

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Signature: /s/ Valentin Mejia Date: May 27, 2008 Valentin Mejia Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and

schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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IN RE:		Case No		
Mejia, Valentin		Chapter <b>13</b>		
Debtor(s)				
BUSINE	SS INCOME AND EXPENSE	ES		
FINANCIAL REVIEW OF THE DEBTOR'S BU	SINESS (Note: ONLY INCLUDI	E information directly	related to	the business
operation.)				
PART A - GROSS BUSINESS INCOME FOR THE	PREVIOUS 12 MONTHS:			
1. Gross Income For 12 Months Prior to Filing:		\$	_	
PART B - ESTIMATED AVERAGE FUTURE GRC	SSS MONTHLY INCOME:			
2. Gross Monthly Income:			\$	1,200.00
PART C - ESTIMATED FUTURE MONTHLY EX	PENSES:			
<ol> <li>Net Employee Payroll (Other Than Debtor)</li> <li>Payroll Taxes</li> <li>Unemployment Taxes</li> <li>Worker's Compensation</li> <li>Other Taxes</li> <li>Inventory Purchases (Including raw materials)</li> <li>Purchase of Feed/Fertilizer/Seed/Spray</li> <li>Rent (Other than debtor's principal residence)</li> <li>Utilities</li> <li>Office Expenses and Supplies</li> <li>Repairs and Maintenance</li> <li>Vehicle Expenses</li> <li>Travel and Entertainment</li> <li>Equipment Rental and Leases</li> <li>Legal/Accounting/Other Professional Fees</li> <li>Insurance</li> <li>Employee Benefits (e.g., pension, medical, etc.)</li> <li>Payments to be Made Directly by Debtor to Sec Business Debts (Specify):</li> </ol>	ured Creditors for Pre-Petition	\$		
21. Other (Specify): Fuel And Lunches	200.00	\$ <b>200</b> .	<u>00</u>	
22. Total Monthly Expenses (Add items 3-21)			\$	700.00
<b>PART D</b> - ESTIMATED AVERAGE <u>NET</u> MONTH	LY INCOME			
23. AVERAGE NET MONTHLY INCOME (Sul	otract Item 22 from Item 2)		\$	500.00

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2)

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**United States Bankruptcy Court** 

Northern District of Illinois

IN RI	Ξ:
Mejia,	Valentin

Case No	
Chapter 13	3

Debtor(s)

# STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

# **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

# 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2008: approx. \$9.500.00: 2007: approx. \$25,600.00; and 2006: approx. \$10,300.00.

# 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 Rental Income

2008: approx. \$5.500.00: 2007: approx. \$13,200: and 2006: approx. \$6,600.00.

# 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Washington Mutual Bank v. Valentin Mejia, 07 Ch 28120

NATURE OF PROCEEDING

**Complaint To Foreclose** 

Mortgage

COURT OR AGENCY AND LOCATION Circuit Court of Cook County,

**County Department, Chancery** 

STATUS OR

DISPOSITION

sale set for 05/28/08.

Division

Erin Capital Management v. Valentin Mejia, 07 M1 110831 complaint Circuit Court of Cook County, pending.

**Municipal Division, First District** 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

# 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

# 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

# 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

# 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

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None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Non

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

# 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

Non

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: May 27, 2008	Signature /s/ Valentin Mejia	
	of Debtor	Valentin Mejia
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.